Case 09-33521 Doc 1 Filed 09/10/09 Entered 09/10/09 11:08:06 Desc Main Page 1 of 38 Document

B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): McCarthy, Sean P Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No /Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xxx-0938 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 11342 S. Drake Chicago, IL ZIP CODE 60655 ZIP CODE County of Residence or of the Principal Place of Business Cook County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above) ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank 靣 Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only) Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. UNITED STATES BANKRUPT NORTHERN DISTRICT OF Ø Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Ø Γ П \Box 100-199 200-999 1 - 4950-99 Over X 1.000 -5.001-10,001-25.001-50.001-5.000 10.000 25,000 50,000 100 000 100,0401 Estimated Assets V \$50,001 to \$100,001 to \$500,001 \$0.10 \$1,000,001 \$50,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More (Ea) \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion SI bill TCY COURT million million million million million Estimated Liabilities \square П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 \$100,000,001 More than 🗷 \$50,000 to \$1 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million

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| B 1 (Official Form | | | Page 2 | |
|---|---|--|---|--|
| Voluntary Petis (This page must | tion be completed and filed in every case.) | Name of Debtor(s): | | |
| | All Prior Bankruptcy Cases Filed Within Last 8 Y | 'ears (If more than two, attach additional sheet.) | | |
| Location Where Filed: - | NONE- | Case Number: | Date Filed: | |
| Location Where Filed: | | Case Number. | Date Filed: | |
| where Fried. | Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil | iste of this Debtor (If more than one attach ad | ditional sheet) | |
| Name of Debtor | -NONE- | Case Number: | Date Filed: | |
| District: | | Relationship: | Judge: | |
| | Exhibit A | Pakilita D | | |
| 10Q) with the S | ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) | I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342 | onsumer debts.) foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief tertify that I have delivered to the | |
| Exhibit A | is attached and made a part of this petition. | X -NONE- | | |
| | | Signature of Attorney for Debtor(s) (| Date) | |
| | Exhibit | C | | |
| Does the debtor of | own or have possession of any property that poses or is alleged to pose: | a threat of imminent and identifiable barm to no | hlic health or safety? | |
| | Exhibit C is attached and made a part of this petition. | | one meaner or search, | |
| | Exercise to activities and finished a part of this petition. | | | |
| ₩ No. | | | | |
| | Exhibit | D | | |
| (To be comple | eted by every individual debtor. If a joint petition is filed | , each spouse must complete and attac | h a separate Exhibit D.) | |
| DV DVIKIL | it D completed and signed by the debter is attached and | | | |
| Z Exhib | it D completed and signed by the debtor is attached and r | nade a part of this petition. | | |
| If this is a joir | nt petition: | | | |
| □ Exhib | it D also completed and signed by the joint debtor is attac | ched and made a part of this petition. | | |
| | Information Recording to | ne Dehtor - Vonus | | |
| Ø | Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. | | | |
| | There is a bankruptcy case concerning debtor's affiliate, general partn | ner, or partnership pending in this District. | | |
| | | | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) | | | | |
| | Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) | | | |
| | | (Name of landlord that obtained judgment) | | |
| | | (Address of landlord) | | |
| | | | | |
| | Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. | | | |
| | Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | | |

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| B 1 (Official Form) 1 (1/08) | Page 3 |
|---|--|
| Voluntary Petition | Name of Debtor(s): |
| (This page must be completed and filed in every case.) | |
| | atures |
| Signature(s) of Debtor(s) (Individual/Joint) | Signature of a Foreign Representative |
| I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition.] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor X Signature of Debtor Telephone Number (if not represented by attorney) Date | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative) Date |
| Date Signature of Attorney* | Signature of Non-Attorney Bankruptcy Petition Preparer |
| Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address |
| I declare under penalty of perjury that the information provided in this petition is true | X |
| and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. | Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above |
| | Names and Social-Security numbers of all other individuals who prepared or assisted |
| | in preparing this document unless the bankruptcy petition preparer is not an individual. |
| Title of Authorized Individual | If more than one person prepared this document, attach additional sheets conforming |
| Date | to the appropriate official form for each person. |
| 1. | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. |

B 1D (Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court

Northern District of Illinois

| In re Sean P McCarthy | Case No. |
|-----------------------|------------|
| Debtor | (if known) |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ② 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/08) - Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

| ☐ 4.1 am n applicable stateme | ot required to receive a credit counseling briefing because of: [Check the nt.] [Must be accompanied by a motion for determination by the court.] |
|----------------------------------|---|
| | acapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental |
| illness or m | ental deficiency so as to be incapable of realizing and making rational |
| | ith respect to financial responsibilities.); |
| م ت | risability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the |
| extent of be | sing unable, after reasonable effort, to participate in a credit counseling |
| | person, by telephone, or through the Internet.); |
| | ctive military duty in a military combat zone. |
| ☐ 5. The U | nited States trustee or bankruptcy administrator has determined that the credit |
| counseling require | ment of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Place:

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B6 Summary (Official Form 6 - Summary) (12/07)

| United Sta | ates Bankı | ruptcy | Court |
|------------|------------|--------|-------|
|------------|------------|--------|-------|

| | Nor | thern | District Of _ | Illino | is |
|-------|-----------------|-------|---------------|----------|----|
| In re | Sean P McCarthy | | | Case No. | |
| | Debtor | | | Chapter | 7 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|-------------|--------------|------------|
| A - Real Property | Yes | 1 | \$0.00 | | |
| B - Personal Property | Yes | 3 | \$2,675.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | s 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 6 | | \$ 93,775.79 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | \$2,632.66 |
| J - Current Expenditures of Individual Debtors(s) | Yes | 1 | | | \$2,620.00 |
| то | TAL | 16 | \$ 2,675.00 | \$ 93,775.79 | |
| | | | I | | |

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

| | 1301(11) | ZIII District Of IIIIIOIS | |
|-------|-----------------|---------------------------|--|
| In re | Sean P McCarthy | Case No. | |
| | Debtor | | |
| | | Chapter7 | |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|---------------------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$15,199.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 15,199.00 |

State the following:

| Average Income (from Schedule I, Line 16) | \$2,632,66 |
|--|------------|
| Average Expenses (from Schedule J, Line 18) | \$2,620.00 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$3,583.34 |

State the following:

| tate the following. | | |
|--|--------|-------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$0.00 |
| Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$93,775.79 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$93,775.79 |

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| In re | Sean P McCarthy , | Case No. |
|-------|-------------------|------------|
| | Debtor | (If known) |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSSAND, WITE, JODNT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| None | n/a | | n/a | n/a |
| | Tot | al➤ | 0.00 | |

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

| In re | Sean P McCarthy | , | Case No. |
|-------|-----------------|---|------------|
| | Debtor | | (If known) |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMHUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|---------------------------------------|---|
| 1. Cash on hand. | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Chase Bank Checking Account | | \$250.00 |
| Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| Household goods and furnishings, including audio, video, and computer equipment. | | Used Television | | 300.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Used Compact Disc Collection | | 100.00 |
| Wearing apparel. | | Clothing | | 250.00 |
| 7. Furs and jewelry. | X | _ | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10 Annuities, Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c)) | X | | | |

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B6B (Official Form 6B) (12/07) - Cont.

| In re | Sean P. McCarthy | Case No. |
|-------|------------------|------------|
| | Debtor | (If known) |

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, YOUT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 12 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | IRA pension account through employer; | | \$10,000.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable, | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

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B6B (Official Form 6B) (12/07) - Cont.

| In re | Sean P McCarthy , | Case No. |
|-------|-------------------|------------|
| | Debtor | (If known) |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | | (Condidadod Sneet) | | |
|---|------------------|---|------------------------------------|---|
| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSEAND, WITE, YOUTH, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
| 22 Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25 Automobiles, trucks, trailers, and other vehicles and accessories. | | 2002 Oldsmobile Alero Coupe GL (significant driver's side body damage); 171,000 miles | | 1,775.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33 Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35 Other personal property of any kind not already listed. Itemize. | X | | | |
| | | 0 continuation sheets attached Tota | <u> </u> > | \$2,675.00 |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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| In re | Sean McCarthy | • | Case No. | |
|-------|---------------|---|------------|---|
| | Debtor | | (If known) | _ |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136.875.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|--|--|----------------------------------|---|
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit: Chase Bank Checking Account | 735 ILCS 5/12-1001(b) | 250.00 | 250.00 |
| Household Goods and Furnishings: Used Television | 735 ILCS 5/12-1001(b) | 300.00 | 300.00 |
| Wearing Apparel: Clothing Interests in IRA, ERISA, Keogh, or other pension: IRA pension through employer | 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1006 (unlimited exemption) | 250.00 | 250.00 |
| Automobiles, Trucks, Trailers or Other Vehicles: 2002 Oldsmobile Alero GL (significant driver's side body damage); 171,000 miles | 735 ILCS 5/12-1001(b) | 1,775.00 | 1,775.00 |
| | | | |

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| B6D (Official Form 6D) (12/ | 07) | | |
|-----------------------------|-----------------|------------|-----|
| In re | Sean P McCarthy | , Case No. | |
| | Debtor | (If know | /n) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|--|---|--------------|--------------|----------|--|---|
| ACCOUNT NO. | | | n∕a | | | | | |
| None | | n/a | | n/a | n/a | n/a | n/a | n/a |
| ACCOUNT NO. | | | VALUE S | | | | | |
| | | | VALUES | | | | | |
| ACCOUNT NO. | | | | | | | | |
| () continuation sheets | | | VALUES Subtotal ► (Total of this page) | | | | \$ 0.00 | \$0.00 |
| cs capillal (Pa-13 | | | Total ► (Use only on last page) | | | | \$0.00 | \$0.00 |
| | | | (Ose only on ass page) | | | • | (Report also on Summary of Schedules.) | (If applicable, report also on Statistical Summary of Certain Liabilities and Relate |

Data.)

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B6E (Official Form 6E) (12/07)

| In re Sean P McCarthy | Case No |
|-----------------------|------------|
| Debtor | (if known) |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. | 1000 |
|---|--------|
| Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. | |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) | |
| Domestic Support Obligations | |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardiresponsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in U.S.C. § 507(a)(1). | |
| Extensions of credit in an involuntary case | |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of | of the |

appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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| In re | Sean P McCarthy | • | Case No. | |
|-------|-----------------|---|------------|--|
| ~~~ | Debtor | | (if known) | |

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doc, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. AMOUNT OF DATE CLAIM WAS UNLIQUIDATED CODEBTOR CONTINGENT **MAILING ADDRESS INCURRED AND** CLAIM DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 0002826869 ACCOUNT NO. Opened 05/2006 Last Active 05/2009 Wells Fargo N.A. Educ. Loan Acct RJM Acq LLC 8,228.58 575 Underhill Blvd. Suite 224 Syosset, NY 11791-3416 003015228 ACCOUNT NO. Opened 05/2006 Last Active 05/2009 Wells Fargo N.A. Educ. Loan Acct RJM Acq LLC 5,405.59 575 Underhill Blvd. Suite 224 Syosset, NY 11791-3416 ACCOUNT NO. 5120255015152238 Opened 11/2008 Last Active 06/2009 HSBC Card Services III Inc. Portfolio Recovery Associates, LLC 611.40 P.O. Box 12914 Norfolk, VA 23541 ACCOUNT NO. 0096106608 Opened 05/1999 Last Active 05/2009 Student Loan Primary Financial Services (Wells Fargo 6.713.76 EFS) 3115 N. 3rd Ave, Suite 112 Phoenix, AZ 85013 \$20,959.33 Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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| In re | Sean P McCarthy | Case No. |
|-------|-----------------|------------|
| | Debtor | (if known) |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--|--|------------|--------------|----------|--------------------|
| ACCOUNT NO. 96029105 Wells Fargo Educ. Financial Services P.O. Box 5185 Sious Falls, SD 57117-5185 | | | Opened 2/1999 Charge Off 09/2008 Student Loan | | | | 6,072.00 |
| ACCOUNT NO. 96272191 Wells Fargo Educ. Financial Services P.O. Box 5185 Sious Falls, SD 57117-5185 | | ., | Opened 09/2000 Charge Off 09/2008 Student Loan | | | | 5331.00 |
| ACCOUNT NO. 01467707 Stuart Alian & Associates, Inc. 5447 E. 5th Street, Suite 110 Tucson, AZ 85711-2345 | | | Opened 06/2005 Last Active 09/2007 Bankers Life & Casualty Co. | | | | 6,576.18 |
| ACCOUNT NO. 3488 Stuart Allan & Associates, Inc. 5447 E. 5th Street, Suite 110 Tucson, AZ 85711-2345 | | | Opened 08/2007 Last Active 10/2007 Sun Life Financial - Keyport | | | | 4,717.00 |
| ACCOUNT NO. 2884 American General Finance 4617 S. Ashland Ave. Chicago, IL 60609 | | | Opened 10/2005 Last Active 05/2009 | | | | \$3,575.00 |
| Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | s 26,271.18 | | | | |
| Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) | | | | - \$ | | | |

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| In re | Sean P McCarthy | Case No. |
|-------|-----------------|------------|
| | Debtor | (if brown) |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--|---|-------------|--------------|----------|--------------------|
| ACCOUNT NO. 6044150148287332 LVNV Funding LLC P.O. Box 10497 Greenville, SC 29603-0584 | | | Opened 08/2007 Last Active 05/2008 GE Capital Men's Warehouse | | | | 1,320.41 |
| ACCOUNT NO. 7793 American Express P.O. Box 7871 Fort Lauderdale, FL 33329 | | | Opened 09/2002 Charge Off 02/2004 Credit Card | | | | 682.00 |
| ACCOUNT NO. 5600 American Express P.O. Box 7871 Fort Lauderdale, FL 33329 | | | Opened 09/2002 Charge Off 02/2004 | | | | 335.00 |
| ACCOUNT NO. 11112497 Illinois Collection Service, Inc. P.O. Box 1010 Tinley Park, IL | | | Opened 11/2007 Last Active 06/2009 Little Company of Mary Affiliated Services, Inc. | | | | 313.35 |
| ACCOUNT NO. 36679233 Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090 | | | Opened 03/2008 Last Active 06/2009 Express/Structure/World Network Financial Bank | | | | 239.01 |
| Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | otal⊁ | \$ 2,889.77 | | | |
| Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) | | | | \$ | | | |

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| In re | Sean P McCarthy | Case No. |
|-------|-----------------|------------|
| | Debtor | (if known) |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--|---|------------|---|--|--------------------|
| ACCOUNT NO. 355286 Williams/Alexander & 1292 Hamburg Tpke. Wayne, NJ 07470 | | | Opened 09/2007 Last Active 09/2008 Returned Check: Org Creditor: Check America | | | The state of the s | 57.00 |
| ACCOUNT NO. XXX-XX-0938 Drs. Van Lente & Leahy 4445 W. 95th Street Oak Lawn, IL 60453 | | | Medical Bill | | T TO STATE OF THE | | 100.25 |
| ACCOUNT NO. 50522 Evergreen Health Care, S.C. 5540 W. 11 Ith Street Oak Lawn, IL 60453 | | | Medical Bill Bone & Joint Physicians | | | | 15.00 |
| ACCOUNT NO. 129553 Radiology Imaging Specialists Ltd. 39645 Treasury Center Chicago, IL 60694-9600 | | | Medical Bill | | | | 39.00 |
| ACCOUNT NO. 00562933 Cash Flow Consultants, Inc. P.O. Box 1527 Bridgeview, IL 60455-0527 | | | Medical Bill Health Medical Imaging | | : | | 618.40 |
| Sheet no. 4 of 6 continuation sheets atts to Schedule of Creditors Holding Unsecure Nonpriority Claims | | | | | Subt | otal≯ | \$814.65 |
| | | (Report a | (Use only on last page of the c also on Summary of Schedules and, if appli Summary of Certain Liabili | icable or | d Schedu the Stat | istical | \$ |

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B6F (Official Form 6F) (12/07) - Cont.

| In re_ | Sean P McCarthy | , | Case No. | | |
|--------|-----------------|---|----------|------------|--|
| | Debtor | | | (if known) | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|--|---|------------|--------------|----------|---------------------|
| ACCOUNT NO. 4505992070 | | | Collection: Citizens Bank Dda | | | | |
| BYL Collection Services, LLC 301 Lacey Street West Chester, PA 19382 | | | | | | | 229.05 |
| ACCOUNT NO. 373963685001008 | | | Collection: AMEX 06/2008 | <u> </u> | <u> </u> | | |
| Universal Fidelity LP P.O. Box 941911 Houston, TX 77094-8911 | | | | | | | 682.61 |
| ACCOUNT NO. 3601 | | | Attorney's Fees Collection | | | | |
| Gordon & Karr LLP 150 N. Wacker Drive Suite 1650 Chicago, IL 60606 | | | | | | | 1,500.00 |
| ACCOUNT NO. 33 8808 3587 | | | Opened 01/2003 Last Active 11/2008 | | | | |
| XLS/EFR P.O. Box 88037 Chicago, IL 60680-1037 | | | Student Loan | | | | 15,199.00 |
| ACCOUNT NO. 4189057 | | | Parking Tickets | | | | |
| City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292 | | | | | | | 2,230.20 |
| Sheet no. Sof continuation sheets attached subtotal to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | otal➤ | \$ 19,840.86 |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | \$ | |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Sean P McCarthy | , | Case No. | |
|-------|-----------------|---|------------|--|
| | Debtor | | (if known) | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|-------------|--|---|------------|---------------------|--------------|--------------------|
| ACCOUNT NO. XXX-XX-0938 Sun Life Assurance c/o Cozzen O'Connor 222 S. Riverside Plaza Suite 1500 Chicago, IL | | . " | Collection Judgment Case 07 M1 189750 filed 09/10/07 | | | | \$21,000.00 |
| ACCOUNT NO. XXX-XX-0938 Payday Loan Store 171 W. Lake Street Chicago, IL 60601 | | | Payday Loan | | | | \$2,000.00 |
| ACCOUNT NO. | | | | | | | |
| ACCOUNT NO. | | | | | | | |
| ACCOUNT NO. | | | | | | | |
| Sheet no. 6 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims | ached ed | | | | Sub | totai≻ | s \$23,000.00 |
| Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | ule F.) tistical | \$ 93,775.79 | |

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| B6G (Offici | ial Form 6G) (12/07) | |
|-------------|----------------------|------------|
| In re | Sean P McCarthy | Case No. |
| | Debtor | (if known) |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, DF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. | | |
|--|--|--|--|
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| In re_ | Sean P McCa | rthy | , | Case No. | · | |
| | Debtor | | | | (if known) | |
| | | | SCHEDULE H | - CODEBTORS | | |
| debtor i common Wiscom former: nondebt child's i child's r | in the schedules of creditors. inwealth, or territory (including sin) within the eight-year peri spouse who resides or resided tor spouse during the eight ye | Include all g ag Alaska, Ar iod immedian I with the del ars immedian ress of the ch d Fed. R. Ba | uarantors and co-signers rizona, California, Idaho tely preceding the commotor in the community pr tely preceding the commit ild's parent or guardian, | her than a spouse in a joint case, that is also be. If the debtor resides or resided in a commu, Louisiana, Nevada, New Mexico, Puerto Riencement of the case, identify the name of the operty state, commonwealth, or territory. In encement of this case. If a minor child is a case, identify the name of the operty state, commonwealth, or territory. In encement of this case. If a minor child is a case, identify the name of the operation of the case. If a minor child, by John Doe, g | unity property state, ico, Texas, Washington, one debtor's spouse and of clude all names used by too debtor or a creditor, sta | or any the te the |
| | NAME AND ADDRI | | DEBTOR | NAME AND ADDRESS OF | CREDITOR |] |
| | | | · · · · · · · · · · · · · · · · · · · | | | |
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| In re | Sean P McCarthy | _ , | Case No. |
|-------|-----------------|-----|------------|
| | Debtor | | (if known) |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

| Debtor's Marital | DEPENDI | ENTS OF DEBTOR AND SPOUSE | | | | |
|--|--|--|-----------|--|--|--|
| Status: Single | RELATIONSHIP(S): | | AGE(S): | | | |
| Employment: | DEBTOR | | SPOUSE | | | |
| Occupation | Cost Analyst | | | | | |
| Name of Employ | Great Lakes Dredge & Dock Co. LLC | | | | | |
| How long employ | | | | | | |
| Address of Emplo | | | | | | |
| | e of average or projected monthly income at time | DEBTOR | SPOUSE | | | |
| case | e filed) | a2 592 24 | • | | | |
| Monthly areas r | rages, salary, and commissions | \$ <u>3,583.34</u> | 3 | | | |
| (Prorate if not | | \$ 0.00 | s | | | |
| Estimate monthly | | * <u>****</u> | ~ | | | |
| SUBTOTAL | | \$ 3,583.34 | s | | | |
| LESS PAYROL | L DEDUCTIONS | | | | | |
| | and social security | \$823.08 | \$ | | | |
| b. Insurance | | \$ 0.00 | \$ | | | |
| c. Union dues | | \$ 0.00 | <u>\$</u> | | | |
| d. Other (Specif | y): IRA Loan Repayment | \$ 127.60 | \$ | | | |
| SUBTOTAL OF | PAYROLL DEDUCTIONS | \$950.68 | \$ | | | |
| TOTAL NET M | ONTHLY TAKE HOME PAY | \$ <u>2,632.66</u> | \$ | | | |
| | from operation of business or profession or farm | \$0.00 | \$ | | | |
| (Attach detaile | | \$0.02 | \$ | | | |
| Income from real Interest and divid | | \$ 0.00 | • | | | |
| . Alimony, maint | enance or support payments payable to the debtor for use or that of dependents listed above | · · · · · · · · · · · · · · · · · · · | \$ | | | |
| | or government assistance | | | | | |
| (Specify): | | \$ 0.00 | \$ | | | |
| Pension or retire | | \$ 0.00 | <u> </u> | | | |
| Other monthly i (Specify): | ncome | \$ 0.00 | \$ | | | |
| SUBTOTAL OF | FLINES 7 THROUGH 13 | \$ <u>0.00</u> | \$ | | | |
| . AVERAGE MC | NTHLY INCOME (Add amounts on lines 6 and 14) | \$2,632.66 | \$ | | | |
| COMBINED A | VERAGE MONTHLY INCOME: (Combine column | \$ <u>2,632.66</u> | | | | |
| als from line 15) | | (Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data) | | | | |

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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|---------------------------------------|-------|----------------|---------------------------|-----------|
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| In re | Sean P McCarthy, | Case No. |
|-------|------------------|------------|
| | Debtor | (if known) |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

| Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of experience of the complete and debtor's spouse maintains a separate household. | nditures labeled "Spouse." |
|--|----------------------------|
| Rent or home mortgage payment (include lot rented for mobile home) | \$450.00 |
| a. Are real estate taxes included? Yes No V | |
| b. Is property insurance included? Yes No 🗸 | |
| 2. Utilities: a. Electricity and heating fuel | \$100.00 |
| b. Water and sewer | s 10.00 |
| c. Telephone | s 110.00 |
| d. Other Gym Membership | s 40.00 |
| 3. Home maintenance (repairs and upkeep) | s 75.00 |
| F. Food | s 380.00 |
| 5. Clothing | s 125.00 |
| 5. Laundry and dry cleaning | s 100.00 |
| Medical and dental expenses | s 100.00 |
| t. Transportation (not including car payments) | s380.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | s 100.00 |
| O.Charitable contributions | \$ 20.00 |
| 1. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | \$ 0.00 |
| b. Life | s 0.00 |
| c. Health | s 0.00 |
| d. Auto | s 100.00 |
| e. Other | s 0.00 |
| Taxes (not deducted from wages or included in home mortgage payments) Specify) | \$ |
| 3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | \$ |
| b. Other Federal Student Loan Repayment | \$ 150.00 |
| c. Other Repayment of personal family member loans | s <u>300.00</u> |
| 4. Alimony, maintenance, and support paid to others | \$ |
| 5. Payments for support of additional dependents not living at your home | \$ |
| 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ |
| 7. Other Personal Grooming | \$ <u>80.00</u> |
| 8. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$2,620.00 |
| 9. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | |
| Expenditures likely to increase due to me moving out and renting on my own. | |
| D. STATEMENT OF MONTHLY NET INCOME | |
| a. Average monthly income from Line 15 of Schedule I | \$2,632.66 |
| b. Average monthly expenses from Line 18 above | s2,620.00 |
| c. Monthly net income (a. minus b.) | s 12.66 |

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|---|------------|----------------|------------------|
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| n re Sean P McCarthy , | Case No. |
|------------------------|------------|
| Debtor | (lf known) |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

| | \sim \sim |
|--|---|
| | 29/9/05 |
| Date | Signature: |
| | ↑ Debtor |
| Date | Signature: |
| | (Joint Debtor, if any) |
| | [If joint case, both spouses must sign.] |
| DECLARATION AND SIGNATU | RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) |
| the debtor with a copy of this document and the notices and promulgated pursuant to 11 U.S.C. § 110(h) setting a maxim | step petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been num fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or or accepting any fee from the debtor, as required by that section. |
| Printed or Typed Name and Title, if any, | Social Security No. |
| f Bankruptcy Petition Preparer | (Required by 11 U.S.C. § 110.) |
| the bankruptcy petition preparer is not an individual, state ho signs this document. | e the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne |
| ddress | |
| udress | |
| | |
| | |
| | |
| Signature of Bankruptcy Petition Preparer | Date |
| Signature of Bankruptcy Potition Preparer | Date |
| | Date Who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: |
| ames and Social Security numbers of all other individuals of | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: |
| ames and Social Security numbers of all other individuals of | |
| ames and Social Security numbers of all other individuals a more than one person prepared this document, attach additional complexition preparer's failure to comply with the provis | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. |
| names and Social Security numbers of all other individuals of more than one person prepared this document, attach additional bankruptcy petition preparer's failure to comply with the provise | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. |
| lames and Social Security numbers of all other individuals we want than one person prepared this document, attach add bankruptcy petition preparer's failure to comply with the provise U.S.C. § 156. | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. |
| ames and Social Security numbers of all other individuals a more than one person prepared this document, attach addibanturately petition preparer's failure to comply with the provise U.S.C. § 156. | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. ions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 |
| ames and Social Security numbers of all other individuals a more than one person prepared this document, attach additional bankruptcy petition preparer's failure to comply with the provise U.S.C. § 156. DECLARATION UNDER PENAL I, the [the | who prepared or assisted in proparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. ions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the |
| ames and Social Security numbers of all other individuals a more than one person prepared this document, attach add bankruptcy petition preparer's failure to comply with the provise U.S.C. § 156. DECLARATION UNDER PENAL I, the | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. ions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP represident or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership paned as debtor in this case, declare under negative of perjury that I have |
| ames and Social Security numbers of all other individuals a more than one person prepared this document, attach additional bankruptcy petition preparer's failure to comply with the provise U.S.C. § 156. DECLARATION UNDER PENAL I, the | who prepared or assisted in proparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. ions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116 TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the |
| ames and Social Security numbers of all other individuals to more than one person prepared this document, attach additional bankrupicy petition preparer's failure to comply with the provist U.S.C. § 156. DECLARATION UNDER PENAL I, the | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. ions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP represident or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership parised as debtor in this case, declare under nepalty of perjury that I have |
| ames and Social Security numbers of all other individuals to more than one person prepared this document, attach additional bankrupicy petition preparer's failure to comply with the provist U.S.C. § 156. DECLARATION UNDER PENAL I, the | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: titional signed sheets conforming to the appropriate Official Form for each person. tions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my |
| more than one person prepared this document, attach additional bankruptcy petition preparer's failure to comply with the provise U.S.C. § 156. DECLARATION UNDER PENAL I, the | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person. ions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110. ITY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP represident or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership) pained as debtor in this case, declare under negative of perjury that I have |
| lames and Social Security numbers of all other individuals of more than one person prepared this document, attach additional bankruptcy petition preparer's failure to comply with the provise BUS.C. § 156. DECLARATION UNDER PENAL I, the | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: titional signed sheets conforming to the appropriate Official Form for each person. tions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my |

B7 (Official Form 7) (12/07)

\$26,833.38

\$45,000.00

UNITED STATES BANKRUPTCY COURT

| | <u>Northern</u> | DISTRICT OF | Illinois |
|--|---|--|--|
| In re: | Sean P McCarthy Debtor | Case No | (if known) |
| | STATEME | NT OF FINANCIAL A | AFFAIRS |
| informat filed. At should p affairs. child's p §112 and must cor addition | rmation for both spouses is combined. If the finding for both spouses whether or not a joint in individual debtor engaged in business as rovide the information requested on this st. To indicate payments, transfers and the like arent or guardian, such as "A.B., a minor of Fed. R. Bankr. P. 1007(m). Questions 1 - 18 are to be completed by a implete Questions 19 - 25. If the answer to | pe case is filed under chapter 12 petition is filed, unless the spot a sole proprietor, partner, family atement concerning all such active to minor children, state the chihild, by John Doe, guardian." Dotal debtors. Debtors that are or he an applicable question is "Notestion, use and attach a separate | wities as well as the individual's personal ild's initials and the name and address of the o not disclose the child's name. See, 11 U.S.C. have been in business, as defined below, also |
| | | DEFINITIONS | |
| the filing of the vo self-emp | al debtor is "in business" for the purpose of g of this bankruptcy case, any of the follow ting or equity securities of a corporation; a loyed full-time or part-time. An individua in a trade, business, or other activity, other | f this form if the debtor is or has ring: an officer, director, managi a partner, other than a limited pa al debtor also may be "in busines | s" for the purpose of this form if the debtor |
| 5 percen | tives; corporations of which the debtor is a | an officer, director, or person in of a corporate debtor and their r | he debtor; general partners of the debtor and control; officers, directors, and any owner of elatives; affiliates of the debtor and insiders |
| | 1. Income from employment or opera | ation of business | |
| None | the debtor's business, including part-time beginning of this calendar year to the date two years immediately preceding this cale the basis of a fiscal rather than a calendar | activities either as an employee e this case was commenced. Sta lendar year. (A debtor that main year may report fiscal year inco tion is filed, state income for each income of both spouses whether | ent, trade, or profession, or from operation of or in independent trade or business, from the te also the gross amounts received during the ntains, or has maintained, financial records on ome. Identify the beginning and ending dates ch spouse separately. (Married debtors filing or or not a joint petition is filed, unless the |
| | AMOUNT | SO | URCE |

YTD Income

2008 Income (Estimated)

2. Income other than from employment or operation of business

Z

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT

AMOUNT

PAID

STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

3

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF

AMOUNT

AMOUNT STILL OWING

AND RELATIONSHIP TO DEBTOR

PAYMENT

PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Sun Life Assurance v. Sean McCarthy 07 M1 189570; American General v. Sean McCarthy 07 M1 174385

Unjust Enrichment; Breach of

Contract

Cook County Municipal

Post Judgment Garnishment Proceedings

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY 4

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

Greenpath Debt Solutions 712 Chippewa Square Suite 102 Marquette, MI 49855 07/24/07

\$50.00

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

| | | | | | 6 |
|------------------|--|---|-------------------------------|---|----|
| | 12. Safe deposit boxes | | | | |
| None Z | within one year immediately | box or depository in which the debt preceding the commencement of this or depositories of either or both spo a joint petition is not filed.) | s case. (Married debte | ors filing under chapter 12 or | |
| | NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY | |
| | | | | | |
| , , , | 13. Setoffs | | | | |
| None | the commencement of this cas | editor, including a bank, against a de. (Married debtors filing under chases whether or not a joint petition is | pter 12 or chapter 13 | must include information | ng |
| | NAME AND ADDRESS OF (| CREDITOR DATE SETO | | MOUNT SETOFF | |
| , | 14. Property held for a | nother person | | | |
| None | List all property owned by and | other person that the debtor holds or | controls. | | |
| | NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | | LOCATION OF PROPERT | ſΥ |
| | 15. Prior address of debtor | | | | |
| None | | ree years immediately preceding the ing that period and vacated prior to address of either spouse. | | | is |
| | ADDRESS | NAME USED | DATES OF | OCCUPANCY | |
| | Emerald Ave Apt. 1 IL 60609 | Same | 2007 | | |
| | | | | | |

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

BEGINNING AND

8

NAME

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

| | NAME | | ADDRESS |
|------------------|--|--|---|
| None | | | cantile and trade agencies, to whom a y preceding the commencement of this ca |
| | NAME AND ADDRESS | | DATE ISSUED |
| | 20. Inventories | | |
| None | a. List the dates of the last two invertaking of each inventory, and the dol | | |
| | DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) |
| None | b. List the name and address of the pin a., above. | person having possession of the recor | ds of each of the inventories reported |
| | DATE OF INVENTORY | | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS |
| | 21 . Current Partners, Officer | rs, Directors and Shareholders | |
| Vone | a. If the debtor is a partnership, partnership. | list the nature and percentage of part | nership interest of each member of the |
| | NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
| Noge Z | | n, list all officers and directors of the ols, or holds 5 percent or more of the | |
| | | | NATURE AND PERCENTAGE |

| I | (| J |
|---|---|---|
| | | |

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None 🗸

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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11

| [If completed by an individual or individual and spe | ouse] |
|--|---|
| I declare under penalty of perjury that I have read the affairs and any attachments thereto and that they are | ne answers contained in the foregoing statement of financial e true and correct. |
| Date 9/9/09 | Signature Oo C |
| | of Debtor |
| Date | Signatureof Joint Debtor (if any) |
| [if completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers thereto and that they are true and correct to the best of my known. | contained in the foregoing statement of financial affairs and any attachments wledge, information and belief. |
| Date | Signature |
| | Print Name and Title |
| [An individual signing on behalf of a partnership or corporation | n must indicate position or relationship to debtor.} |
| continu | nation sheets attached |
| Penalty for making a false statement: Fine of up to \$500,000 | or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 |
| DECLARATION AND SIGNATURE OF NON-ATTORNE | EY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) |
| I declare under penalty of perjury that: (1) I am a bankruptcy petition pr compensation and have provided the debtor with a copy of this document and 342(b); and, (3) if rules or guidelines have been promulgated pursuant | reparer as defined in 11 U.S.C. § 110; (2) I prepared this document for and the notices and information required under II U.S.C. §§ 110(b), 110(h), |
| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer | Social-Security No. (Required by 11 U.S.C. § 110. |
| If the bankruptcy petition preparer is not an individual, state the name, titl responsible person, or partner who signs this document. | e (if any), address, and social-security number of the officer, principal, |
| Address | |
| X | |
| Signature of Bankruptcy Petition Preparer | Date |

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re | Sean P McCarthy | Case No. |
|-------|-----------------|-----------|
| | Debtor | Chapter 7 |

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is

| Property No. 1 | |
|---|----------------------------------|
| Creditor's Name: | Describe Property Securing Debt: |
| None | None |
| Property will be (check one): | |
| ☐ Surrendered ☐ Reta | ined |
| If retaining the property, I intend to (check at least on | ne): |
| ☐ Redeem the property | |
| Reaffirm the debt | |
| ☐ Other. Explain | (for example, avoid lien |
| using 11 U.S.C. § 522(f)). | |
| Property is (check one): | |
| Claimed as exempt | ☐ Not claimed as exempt |
| Crainted as exempt | L. Trot oldinoc dis oxempt |
| Property No. 2 (if necessary) | |
| Creditor's Name: | Describe Property Securing Debt: |
| | |
| Property will be (check one): | |
| ☐ Surrendered ☐ Reta | ined |
| If retaining the property, I intend to (check at least on | ne): |
| ☐ Redeem the property | |
| ☐ Reaffirm the debt | |
| Other. Explain | (for example, avoid lien |
| using 11 U.S.C. § 522(f)). | |
| | |
| Property is (check one): | |

B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Lessor's Name: None | Describe Leased Property: None | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO |
|--|--|--|
| Property No. 2 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO |
| Property No. 3 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): TYES NO |
| | | |
| continuation sheets attack | ned (if any) | |
| continuation sheets attack declare under penalty of p state securing a debt and/or p | erjury that the above indicates my in bersonal property subject to an unexpi | tention as to any property of my red lease. |